



# WELCOME

## to the Illinois Department of Employment Security Prepaid Debit Card Program!

BRC11427

[www.myaccount.chase.com](http://www.myaccount.chase.com)

*With the Illinois Department of Employment Security (IDES) Prepaid Debit Card, you can access your payments 24 hours a day, 7 days a week through retail Point-of-Sale (POS) terminals and Automated Teller Machines (ATMs) anywhere you see the MasterCard logo or the logos on the letter your card was attached to in this package.*

### STEP 1: Activate Your Card

**Before you can use your IDES Prepaid Debit Card, you must call the Chase Customer Service at 1-866-728-2167 to activate it.**

To activate your card, you must select a **4-digit Personal Identification Number (PIN)** that will allow you to use your card at select retail locations and at ATMs. You will also need your PIN to access your account information online.

Follow these steps when you call to activate your card:

1. Enter your 16-digit card number.
2. Remain on the line to hear your account balance.
3. Choose the main menu option for selecting your PIN.
4. Select your 4-digit PIN.
5. Your card is now ready for use.

**IMPORTANT: You must follow these steps to successfully activate your card.**

#### For Your Protection:

- The 4-digit Personal Identification Number (PIN) you choose for your IDES Prepaid Debit Card should be easy for you to remember but hard for someone else to guess.
- You should sign the back of your card immediately.

**YOU MUST KEEP THIS CARD FOR CURRENT AND FUTURE PAYMENTS. PLEASE CHECK YOUR CARD FOR THE EXPIRATION DATE.**

### STEP 2: Use Your Card

#### For all your everyday purchases...

You can use your card anywhere that accepts MasterCard prepaid debit cards, including grocery stores, retail stores, restaurants and more! Just insert your card into the Point-of-Sale (POS) terminal and choose "Credit" or "Debit."

#### If you choose Credit:

Sign the receipt or sign on the POS terminal. You don't need to enter your 4-digit PIN — **just swipe, sign and go!** Remember this is not a credit card, it is a prepaid debit card — you can only spend up to the balance available in your IDES Prepaid Debit Card account.

#### If you choose Debit:

1. Enter your 4-digit PIN.
2. Tell the cashier if you would like cash back with your purchase. (Many locations, including grocery stores and U.S. post offices, will provide cash back with a purchase.)
3. The cashier will enter the purchase amount and the amount of cash you requested (if applicable).

You can also use your card to place phone or Internet orders — just provide your card number and expiration date.

#### To get cash...

In addition to getting cash back with a purchase, you can also use your card to withdraw cash at over one million ATMs anywhere, with surcharge-free access at any Chase ATM in the U.S.

1. Insert or swipe your card and enter your 4-digit PIN.
2. Press "Withdrawal" and then "Checking." Follow the instructions until the transaction is completed.
3. Take your cash, your card and your receipt.

All debit or credit purchases and cash withdrawals will come directly out of your account. You will receive a receipt for every transaction.

**CHASE** 

## FREQUENTLY ASKED QUESTIONS

### Are there any fees for using my card?

Yes. There are some fees based on how you use your card. Although some transactions are always free (such as using your card at MasterCard retail locations), others may result in a fee. **It is very important for you to review the Fee Schedule included on the letter your card was attached to in this package and keep it for future reference.**

### What is a denied transaction fee?

You will be charged a fee if your transaction is denied because you do not have enough funds in your account to pay for your purchase or cash withdrawal. Please see the Fee Schedule included on the letter your card was attached to for applicable fees. To avoid this fee, simply keep track of your account balance.

### How can I find out my balance?

The easiest way to check your account balance for free is to visit the Chase cardholder website at [www.myaccount.chase.com](http://www.myaccount.chase.com). You can also check your balance by calling Chase Customer Service at 1-866-728-2167 or by doing a Balance Inquiry transaction at an ATM. There may be a fee for an ATM Balance Inquiry transaction. Please see the Fee Schedule included on the letter your card was attached to for applicable fees.

### What is the difference between a transaction fee and a surcharge?

An *ATM surcharge* is a fee charged by the ATM owner and the amount varies by owner. There is no surcharge at any Chase ATM in the U.S. Chase may charge a *transaction fee* for ATM withdrawals. Please see the Fee Schedule included on the letter your card was attached to for applicable fees.

### Will I have to pay ATM surcharges?

It depends on which ATM you use.

Your card has access to over 15,000 surcharge-free Chase ATMs nationwide. Many other ATM owners do charge a fee to use their machines. If you use an ATM with a surcharge, that fee will be charged to your account. Chase has no control over other ATM owners' surcharge fees.

### How can I find a surcharge-free ATM?

To locate the nearest Chase surcharge-free ATM, visit [www.chase.com](http://www.chase.com) and enter your ZIP code.

### How much money can I withdraw from an ATM?

There may be a daily limit to the amount of funds you can withdraw from an ATM within a day. Please see the letter your card was attached to in this package for more information.

### What if I enter the wrong PIN or forget my PIN?

If you are having trouble remembering your PIN, **do not** try to guess your PIN when entering it on a POS terminal or ATM. For your security, your card may be locked after three incorrect PIN entries. If you forget your PIN, call Chase Customer Service at 1-866-728-2167 to select a new one.

### Can I go to a bank teller and withdraw money from my IDES Prepaid Debit Card?

You may withdraw cash from a teller (also called a "cash advance") at a Chase location or any bank that displays the MasterCard logo. You are not required to have an account at the bank but must have one piece of photo identification. Please see the Fee Schedule included on the letter your card was attached to for applicable fees.

### Can I pay bills with my IDES Prepaid Debit Card?

Yes. You can pay your bills online at [www.myaccount.chase.com](http://www.myaccount.chase.com). Or simply present your 16-digit card number anywhere MasterCard is accepted, including online. Please see the Fee Schedule included on the letter your card was attached to for applicable fees.

### Can I use my card to buy gas at automated fuel dispensers (also known as "pay-at-the-pump")?

No. If you are buying gas, you must go inside to the cashier and prepay for your fuel purchase. For example, tell the cashier you would like to pay for "\$20 on pump number 5."

### What if my card doesn't work?

If your card doesn't work, please make sure that you have funds in your account. If an ATM doesn't accept your card, it may be out of service; simply try another ATM. If your card still does not work, call Chase Customer Service at 1-866-728-2167.

### What should I do if I lose my card?

If your IDES Prepaid Debit Card is lost, stolen or damaged, call Chase Customer Service at 1-866-728-2167 to request a new card. Please see the Fee Schedule included on the letter your card was attached to for applicable fees.

### Do I get a monthly statement?

Chase automatically provides a free monthly electronic statement for your account. You can view up to 12 months of statements online anytime at [www.myaccount.chase.com](http://www.myaccount.chase.com). Just select "Account - Online Statements."

If you would like to also receive a paper statement, visit [www.myaccount.chase.com](http://www.myaccount.chase.com) and click on "Self Service" (or call Chase Customer Service). Please see the Fee Schedule included on the letter your card was attached to for applicable fees.

### How can I get help with my card or account?

You can access all of your account information online at the My Account website. It's safe, secure **FREE!** Just go to My Account at [www.myaccount.chase.com](http://www.myaccount.chase.com) and have your card number ready. You can also get help with your card by calling Chase Customer Service at 1-866-728-2167.

## SAFETY TIPS

- At ATMs, be alert for lights not working, anyone loitering nearby or shadowed areas where someone might hide; consider coming back later if you notice anything or anybody suspicious.
- Avoid scams — Chase will never contact you via e-mail for personal information about your account (PIN, social security number, etc.). If you ever get an e-mail asking for this information, do not reply and delete it immediately.

## Want to Transfer Funds from Your Card to Your Bank Account?

You can transfer money from your IDES Prepaid Debit Card account to your personal Checking or Savings account at any bank in the U.S. Just log-on to the My Account website at [www.myaccount.chase.com](http://www.myaccount.chase.com) and choose the "Account Transfers" tab to get started.